



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Stephen KAVANAGH et al

Serial No.: 10/735642

Filed: December 16, 2003

For: TRANSACTION PROCESSING

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

As a means of complying with the duty of disclosure under 37 CFR §1.56, and in accordance with 37 CFR §§1.97 and 1.98, Applicant(s), through the undersigned attorney, submits this Information Disclosure Statement. The patents, publications or other information submitted herewith are listed on the attached Form PTO-1449 and copies are attached.

The documents listed on the attached Form PTO-1449 were cited in the International Search Report. A copy of the ISR is attached.

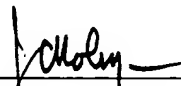
In accordance with 37 CFR §1.97(b)(1) or (2), this Information Disclosure Statement is being filed either within three months of

the filing date of the above-identified application, or within three months of the date of entry into the national stage of the above-identified application as set forth in 37 CFR §1.491. Accordingly, no fee is required.

Respectfully submitted,

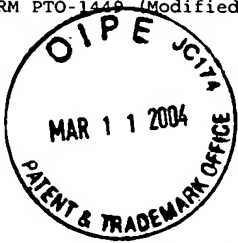
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Date: March 11, 2004



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LIST OF PATENTS AND PUBLICATIONS FOR APPLICANT'S INFORMATION DISCLOSURE STATEMENT

ATTY. DOCKET NO.: P69364US0
SERIAL NO.: 10/735642
APPLICANT(S): KAVANAGH et al

GROUP ART UNIT: _____
FILING DATE: December 16, 2003
TODAY'S DATE: March 11, 2004

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB- CLASS	FILING DATE If Appropriate)
AA	4874932	10/17/89	Kimizu	235	379	
AB						

FOREIGN PATENT DOCUMENTS

DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION YES) (NO)
AC 0745961A2	12/04/96	Europe			
AD 0813173A2	12/17/97	Europe			
AE WO00/63855	10/26/00	WIPO			
AF					
AG					
AH					

OTHER ART (Including Author, Title, Date, Pertinent Pages, Etc.)

AI _____
AJ _____
AK _____

EXAMINER

DATE CONSIDERED

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant(s)